## **Article - Insurance**

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§15-10D-03.

- (a) It is a violation of this subtitle for a carrier to fail to fulfill the carrier's obligations to provide or reimburse for health care services specified in the carrier's policies or contracts with members.
- (b) If, in rendering a coverage decision or appeal decision, a carrier fails to fulfill the carrier's policies or contracts with members, the Commissioner may:
  - (1) issue an administrative order that requires the carrier to:
- (i) cease inappropriate conduct or practices by the carrier or any of the personnel employed or associated with the carrier;
  - (ii) fulfill the carrier's contractual obligations;
- (iii) provide a health care service or payment that has been denied improperly; or
- (iv) take appropriate steps to restore the carrier's ability to provide a health care service or payment that is provided under a contract; or
  - (2) impose any penalty or fine or take any action as authorized:
- (i) for an insurer, nonprofit health service plan, or dental plan organization, under this article; or
- (ii) for a health maintenance organization, under the Health General Article or under this article.

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